

SERFF Tracking Number:	BNLA-126248002	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	43070
Company Tracking Number:	17617		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	17617		
Project Name/Number:	17617/17617		

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 17617

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Advertisement

SERFF Tr Num: BNLA-126248002

SERFF Status: Closed

Co Tr Num: 17617

Co Status:

Authors: Thomas Kimble, Dan
Murphy

Date Submitted: 07/29/2009

State: ArkansasLH

State Tr Num: 43070

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 08/03/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 17617

Project Number: 17617

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/03/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/03/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

ATTN: Compliance - Life & Health

NAIC #: 233-61263

Re: Long Term Care Advertising

Invitation to Contract

Point of Sale Brochure

Forms 17617

SERFF Tracking Number:	BNLA-126248002	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	43070
Company Tracking Number:	17617		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	17617		
Project Name/Number:	17617/17617		

Dear Director:

As required by your state's advertising guidelines, we are filing the above referenced forms.

Form 17617 is designed to be used by our licensed agents when soliciting the sale of our recently approved Long Term Care Policy plans GR-N620, GR-N630, GR-N650 and GR-N680. The form will be hand presented and arranged by our licensed agents with our approved Outlines of Coverage depending on the policy form being presented.

Your consideration and approval of the above form would be appreciated.

This filing contains no unusual or controversial items from normal Company or industry standards. We respectfully request your favorable consideration and approval of this filing. If you have questions on any aspect of this filing, please call me.

Company and Contact

Filing Contact Information

Dan Murphy, Compliance Administrator	d.murphy@banklife.com
600 West Chicago Ave	(312) 396-6134 [Phone]
Chicago, IL 60654-2800	(312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company	CoCode: 61263	State of Domicile: Illinois
600 West Chicago Ave	Group Code: 233	Company Type:
Chicago, IL 60654-2800	Group Name:	State ID Number:
(800) 621-3724 ext. [Phone]	FEIN Number: 36-0770740	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	1 form at \$25.00
Per Company:	No

<i>SERFF Tracking Number:</i>	<i>BNLA-126248002</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>43070</i>
<i>Company Tracking Number:</i>	<i>17617</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>17617</i>		
<i>Project Name/Number:</i>	<i>17617/17617</i>		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	07/29/2009	29519529

SERFF Tracking Number:	BNLA-126248002	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	43070
Company Tracking Number:	17617		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	17617		
Project Name/Number:	17617/17617		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	08/03/2009	08/03/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	07/31/2009	07/31/2009	Thomas Kimble	08/03/2009	08/03/2009
Industry						
Response						

<i>SERFF Tracking Number:</i>	<i>BNLA-126248002</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>43070</i>
<i>Company Tracking Number:</i>	<i>17617</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>17617</i>		
<i>Project Name/Number:</i>	<i>17617/17617</i>		

Disposition

Disposition Date: 08/03/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BNLA-126248002 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 43070
Company Tracking Number: 17617
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 17617
Project Name/Number: 17617/17617

Item Type	Item Name	Item Status	Public Access
Form	Long Term Care Insurance Brochure		Yes

SERFF Tracking Number: BNLA-126248002 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 43070
Company Tracking Number: 17617
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 17617
Project Name/Number: 17617/17617

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/31/2009
Submitted Date 07/31/2009
Respond By Date 08/28/2009

Dear Dan Murphy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Long Term Care Insurance Brochure (Form)

Comment: Is there a reason for duplicating the statement "100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance" on page 3?

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/03/2009
Submitted Date 08/03/2009

Dear Marie Bennett,

Comments:

Thank you for your additional comments concerning this filing.

Response 1

Comments: The statement "100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance" is duplicated on page 3 to explain the corresponding Home Care benefits, as well as the Adult Day Care benefits, for both the Premier LTCI and Elite LTCI plans.

This verbiage lines up with the corresponding benefit categories on page 2.

Related Objection 1

SERFF Tracking Number: *BNLA-126248002* *State:* *Arkansas*
Filing Company: *Bankers Life and Casualty Company* *State Tracking Number:* *43070*
Company Tracking Number: *17617*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *17617*
Project Name/Number: *17617/17617*

Applies To:

- Long Term Care Insurance Brochure (Form)

Comment:

Is there a reason for duplicating the statement "100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance" on page 3?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if you have any additional questions/comments.

Sincerely,

Dan Murphy, Thomas Kimble

SERFF Tracking Number: BNLA-126248002 State: Arkansas

Filing Company: Bankers Life and Casualty Company State Tracking Number: 43070

Company Tracking Number: 17617

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: 17617

Project Name/Number: 17617/17617

Form Schedule

Lead Form Number: 17617

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	17617	Advertising Long Term Care Insurance Brochure	Initial		0	17617_(8-09)_1.pdf

LTC
Comprehensive
620/630 & 650/680

Bankers
SIMPLECHOICESM

Standard LTCI Premier LTCI Elite LTCI

Comprehensive
Long-Term Care Insurance




BANKERS
LIFE AND CASUALTY COMPANY
We specialize in seniors

Long-Term Care Insurance

Three plans,
one simple choice.

Standard LTCI

Good

Maximum Daily
Benefit Amount

\$150 per day

Elimination Period/
Deductible

90 days

Duration Period/
Benefit Multiplier

730 days (2 years)

Facility Care

- Nursing home
- Assisted living
- Alzheimer's facility
- Other covered facilities

100% of the Maximum Daily Benefit Amount for nursing home care

50% of the Maximum Daily Benefit Amount for assisted living, Alzheimer's and other covered facilities

Home Care

- Home care aides and therapists
- Custodial care
- Meals and transportation

50% of the Maximum Daily Benefit Amount **times 7** for a **WEEKLY** allowance

Lifetime Maximum Benefit for home care and other covered facilities is **50%** of the nursing home Lifetime Maximum Benefit

Adult Day Care

50% of the Maximum Daily Benefit Amount **times 7** for a **WEEKLY** allowance

Other Benefits

- Hospice Care
- Bed Reservation
- Ambulance Services
- Waiver of Premium
- Guaranteed Purchase Option
- Guaranteed Renewability
- Tax-Qualified Plan Available

Discounts for All Plans

Preferred Health Discount **10%**

Companion Discount **10%**

Married Discount **15%**

Spousal Discount **35%**

Optional Riders

Customize your long-term care coverage with Bankers' wide selection of optional riders. Please see your agent for complete details.

Premier LTCI

Better

\$150 per day

90 days

1,095 days (3 years)

100% of the Maximum Daily Benefit Amount
for all covered facilities

100% of the Maximum Daily Benefit Amount
times 31 for a **MONTHLY** allowance

100% of the Maximum Daily Benefit Amount
times 31 for a **MONTHLY** allowance

- Hospice Care
- Bed Reservation
- Ambulance Services
- Waiver of Premium
- Guaranteed Purchase Option
- Guaranteed Renewability
- Tax-Qualified Plan Available
- **Alternate Plan of Care**
- **Home Modification Allowance**
- **Monitoring Equipment Allowance**
- **Respite Care**
- **Caregiver Training Allowance**
- **Restoration of Benefits**
- **Dual Waiver of Premium**

Elite LTCI

Best

\$200 per day

90 days

1,095 days (3 years)

100% of the Maximum Daily Benefit Amount
for all covered facilities

100% of the Maximum Daily Benefit Amount
times 31 for a **MONTHLY** allowance

100% of the Maximum Daily Benefit Amount
times 31 for a **MONTHLY** allowance

- Hospice Care
- Bed Reservation
- Ambulance Services
- Waiver of Premium
- Guaranteed Purchase Option
- Guaranteed Renewability
- Tax-Qualified Plan Available
- Alternate Plan of Care
- Home Modification Allowance
- Monitoring Equipment Allowance
- Respite Care
- Caregiver Training Allowance
- Restoration of Benefits
- Dual Waiver of Premium
- **Cash Rider**





Understanding your benefits.

Hospice Care

Reimburses up to 30 times the Maximum Daily Benefit Amount for covered hospice care services.

Bed Reservation

Reimburses up to 100% of the Maximum Daily Benefit Amount for 60 days.

Ambulance Service

Pays \$75 for up to four ambulance trips per year.

Alternate Plan of Care

Reimburses the Maximum Daily Benefit Amount for covered services not listed in your policy, if approved by Bankers and your physician.

Home Modification Allowance

Reimburses up to 30 times the Maximum Daily Benefit Amount for covered home modifications.

Monitoring Equipment Allowance

Provides a 12-month allowance of up to 5% of the Maximum Monthly Benefit Amount for an emergency response system in your home.

Respite Care

Provides 100% of the Maximum Daily Benefit Amount for 21 days each benefit year to pay for professional care if the relative or friend caring for you without charge needs a temporary break.

Caregiver Training Allowance

Provides a one-time allowance of up to 25% of the Maximum Monthly Benefit Amount to professionally train a relative or friend who will care for you in your home free of charge.

Restoration of Benefits

Restores your benefits in full should you become well and stay well for 180 consecutive days with no functional or cognitive impairment and you are not receiving long-term care services. This option may be used once during your policy's lifetime.

Cash Rider

Enables you to receive 25% of your Maximum Daily Benefit Amount as a cash payment while you are receiving covered long-term care services.

Waiver of Premium

Waives premiums after you have satisfied your elimination period and are receiving benefits.

Dual Waiver of Premium

Extends waiver of premium benefits to both spouses purchasing SimpleChoice policies, even if only one person is receiving benefits.

Guaranteed Purchase Option

Allows you to increase your Maximum Daily Benefit Amount by 15% every three years without providing evidence of insurability.

Guaranteed Renewability

Ensures that if you pay your premiums on time, your policy will remain in force with no premium changes unless rates change on a class basis.

Optional Inflation Protection

Offers a choice of options at an additional charge:

- Compound annual inflation protection (2%, 3%, 4% or 5%)
- Simple annual inflation protection (5%)
- Decreasing Annual Inflation I: 5% compound inflation protection to age 60, 3% compound inflation protection at age 61 to 75, no inflation protection from age 76 onward
- Decreasing Annual Inflation II: 5% compound inflation protection to age 60, 5% simple inflation protection at age 61 to 75, no inflation protection from age 76 onward

Tax-Qualified Plans Available

Select a tax-qualified plan and receive tax advantages that may include deducting premiums as a medical expense and receiving long-term care benefits income tax-free.¹

Benefits may not be offered on all plans. Please see your package details, or speak with your agent for availability.

¹ Available if you are able to itemize deductions. Subject to the usual limitations on the deduction of medical expenses. Please consult your tax advisor.

Exclusions and Limitations

This policy does not cover expenses incurred due to war or act of war; expenses that are paid under Medicare or any other government insurance plan (except Medicaid); for services or supplies provided by a member of the immediate family or a person who ordinarily lives in your home (caregiver training expenses are not subject to this exclusion); for services and supplies not included in the Plan of Care; for which no charge is customarily made in the absence of insurance; or outside the United States, its territories and possessions or Canada except as specifically covered under the International Coverage provision.

Tax-qualified policy GR-N620 and GR-N650 will not pay for expenses included in the application of any Medicare deductible, coinsurance or co-payment amount.

This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualifications of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

THE INFORMATION ABOVE WAS WRITTEN TO SUPPORT THE SALES AND MARKETING OF INSURANCE POLICIES OFFERED BY BANKERS LIFE AND CASUALTY COMPANY. BASED ON YOUR PARTICULAR CIRCUMSTANCES, YOU SHOULD SEEK ADVICE FROM AN INDEPENDENT TAX ADVISOR. YOU CANNOT RELY UPON OR USE THE INFORMATION ABOVE FOR THE PURPOSES OF AVOIDING ANY TAX OR TAX PENALTY THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Neither Bankers Life and Casualty Company nor any of its agents or representatives are authorized to give legal, tax or accounting advice. We suggest you consult your attorney, accountant or tax advisor on specific points of interest to you.

Neither Bankers Life and Casualty Company nor any of its agents are in any manner affiliated with or sponsored by the U.S. Government or the Federal Medicare Program.

GR-N620 Tax-Qualified Long-Term Care Policy

309A Additional Services Benefit Rider

GR-N630 Non-Tax-Qualified Long-Term Care Policy

309A Additional Services Benefit Rider

GR-N650 Tax-Qualified Long-Term Care Policy

**310A Comprehensive Services Benefit Rider, 304R Restoration of Benefits Rider,
311A Dual Waiver of Premium Rider, 312A Cash Rider**

GR-N680 Non-Tax-Qualified Long-Term Care Policy

**310A Comprehensive Services Benefit Rider, 304X Restoration of Benefits Rider,
311A Dual Waiver of Premium Rider, 313A Cash Rider**

<i>SERFF Tracking Number:</i>	<i>BNLA-126248002</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>43070</i>
<i>Company Tracking Number:</i>	<i>17617</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>17617</i>		
<i>Project Name/Number:</i>	<i>17617/17617</i>		

Rate Information

Rate data does NOT apply to filing.